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is info	rmation to identify your ca	ase:				
	Seed word to a Count for the co					

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for	Roberto First name	First name
	example, your driver's license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Casillas Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6318	

Debtor 1 Roberto Casillas Document Page 2 of 43 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		2309 S. Sacramento Avenue Chicago, IL 60623  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

1/11/16 4:33PM Document Page 3 of 43 Case number (if known) Debtor 1 Roberto Casillas Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7

8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

Have you filed for bankruptcy within the last 8 years?

☐ Yes.			
District	When	Case number	
District	When	Case number	
District	When	Case number	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

■ No ☐ Yes.

No.

☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Debtor		Relationship to you	
District	When	Case number, if knowr	1
Debtor		Relationship to you	
District	When	Case number, if knowr	ı

Do you rent your residence?

Go to line 12. No.

☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

> Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Case number (if known)

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	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	o Part 4.
		☐ Yes.	Name	ne and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation,		Name	ne of business, if any
	partnership, or LLC.  If you have more than one sole proprietorship, use a		Numl	ber, Street, City, State & ZIP Code
	separate sheet and attach it to this petition.		Chec	ck the appropriate box to describe your business:
	·			Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
	Chapter 11 of the Bankruptcy Code and are you a small business debtor?		s, cash-f .C. 1116	indicate that you are a small business debtor, you must attach your most recent balance sheet, statement flow statement, and federal income tax return or if any of these documents do not exist, follow the procede fo(1)(B).  not filing under Chapter 11.
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	■ No.		filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto
		☐ Yes.	I am	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Co
Part	: 4: Report if You Own or	Have Any	Hazard	ous Property or Any Property That Needs Immediate Attention
	Do you own or have any	Have Any	Hazard	lous Property or Any Property That Needs Immediate Attention
	<u> </u>			s the hazard?
Part	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No.	What is	

Debtor 1 Roberto Casillas

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Debtor 1 **Roberto Casillas** 

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes 

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am r	not required	to receive	a	briefing	about	credit
couns	seling becau	ise of:				

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document

Debtor 1 Roberto Casillas

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Case number (if known)

Part	6: Answer These Questi	ons for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consulindividual primarily for a personal,	mer debts? Consumer debt family, or household purpo	bts are defined i	in 11 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily busine money for a business or investme				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe the	nat are not consumer debts	s or business de	ebts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	o to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.					
	administrative expenses are paid that funds will		No				
	be available for distribution to unsecured creditors?		☐ Yes. Go to line 17.         State the type of debts you owe that are not consumer debts or business debts         I am not filing under Chapter 7. Go to line 18.         I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?         ■ No       ☐ 1,000-5,000       ☐ 25,001-50,000         ☐ Yes       ☐ 1,000-5,000       ☐ 50,001-100,000         ☐ 10,001-25,000       ☐ More than100,000         ☐ 10,000-25,000       ☐ More than \$50,000,001 - \$10 million       ☐ \$500,000,001 - \$10 million       ☐ \$10,000,000,001 - \$50 million       ☐ More than \$50 billion				
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000		<b>2</b> 5,001-50,000	
	you estimate that you owe?	□ 50-99					
		☐ 100-19 ☐ 200-99		□ 10,001-25,000		☐ More than100,000	
19.	How much do you estimate your assets to	□ \$0 - \$50,000					
	be worth?	□ \$50,001 - \$100,000					
20.	How much do you	□ \$0 - \$9	50,000	□ \$1,000,001 - \$10 milli	on	□ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?						
Part	7: Sign Below						
For	you	I have ex	amined this petition, and I declare	under penalty of perjury tha	at the information	on provided is true and correct.	
			ney represents me and I did not pa t, I have obtained and read the not			attorney to help me fill out this	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					d in this petition.		
		bankrupto 1519, and	cy case can result in fines up to \$2			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341,	
		Roberto	o Casillas of Debtor 1	Signatur	e of Debtor 2		
		Executed	on <u>January 11, 2016</u> MM / DD / YYYY	Executed	d on	)/YYYY	

Document

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Debtor 1 Roberto Casillas Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel	F. D'Attomo	Date	January 11, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Daniel F. [	D'Attomo		
Printed name			
The D'Atto	omo Law Firm		
Firm name			
4257 Nortl	h Milwaukee Avenue		
Suite B			
Chicago, I	L 60641		
	City, State & ZIP Code		
Contact phone	773-932-2100	Email address	tami@golegalsupport.com
38461			
Bar number & S	tate		

	Cas	e 16-00789	Doc 1	Filed 01/11/16 Document	Entered 01/11/16 16:35:2 Page 8 of 43	24 I	Desc Mair	1/11/16 4:33PM
Fill	in this informa	ation to identify you	ır case:					
Del	btor 1	Roberto Casilla	-					
	btor 2	First Name		Idle Name	Last Name			
` '	ouse if, filing)	First Name		ldle Name	Last Name			
Uni	ited States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF IL	LINOIS			
	se number					Γ	☐ Check if thi amended fi	
Su Be a	immary of	d accurate as poss	sible. If two	married people are fi	ertain Statistical Informati ling together, both are equally respons ormation on this form. If you are filing a	sible fo		orrect
you	r original forms				pox at the top of this page.			
							Your assets Value of wha	
1.		<b>3: Property</b> (Official 55, Total real estate					\$	177,348.00
	1b. Copy line	62, Total personal p	roperty, fror	n Schedule A/B			\$	2,503.00
	1c. Copy line	63, Total of all prope	erty on Sche	dule A/B			\$	179,851.00
Par	rt 2: Summar	ize Your Liabilities	3					
							Your liabilit Amount you	
2.				ured by Property (Offic count of claim, at the bo	ial Form 106D) uttom of the last page of Part 1 of <i>Schedul</i>	le D	\$	220,000.00
3.				d Claims (Official Form unsecured claims) from	n 106E/F) m line 6e of <i>Schedule E/F.</i>		\$	0.00
	3b. Copy the	total claims from Pa	art 2 (nonpri	ority unsecured claims)	from line 6j of Schedule E/F		\$	21,909.01
					Your total liabi	lities	\$	41,909.01
Par	rt 3: Summar	ize Your Income a	nd Expense	es				
4.		our Income (Official mbined monthly inco		e 12 of Schedule I		······	\$	615.38
5.		our Expenses (Office nthly expenses from					\$	1,694.00

#### Part 4: Answer These Questions for Administrative and Statistical Records

- 6. Are you filing for bankruptcy under Chapters 7, 11, or 13?
  - No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
  - Yes
- 7. What kind of debt do you have?
  - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
  - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known) Debtor 1 Roberto Casillas

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 615.88 \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ \$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

No. Go to Part 2.  Yes. Where is the property?  1.1  2309 S. Sacramento Avenue  Street address, if available, or other description  Chicago IL 60  City State	Sir   Du   Co   Ma     2IP Code   Inv   Tin   Ott     Who has :	estment property neshare	Do not deduct secure amount of any secure Creditors Who Have  Current value of the entire property?  \$177,348.  Describe the nature (such as fee simple a life estate), if know First Mortgage	e Current version of the common of the commo	dule D: y Property.  alue of the pu own?  177,348.00
Yes. Where is the property?  1.1  2309 S. Sacramento Avenue Street address, if available, or other description  Chicago IL 60	□ Sir □ Du □ Co □ Ma □ 623-0000 □ Inv	ngle-family home plex or multi-unit building ndominium or cooperative unufactured or mobile home nd estment property	amount of any securic Creditors Who Have  Current value of the entire property?	ed claims on Sche claims Secured b claims Secured b claims Secured b	dule D: y Property.  alue of the ou own?
Yes. Where is the property?  1.1  2309 S. Sacramento Avenue	Sir	ngle-family home plex or multi-unit building ndominium or cooperative	amount of any secure Creditors Who Have	ed claims on Sche Claims Secured b	dule D: y Property.
Yes. Where is the property?					
. Do you own or have any legal or equitable	e interest in any residence,	building, land, or similar property?			
n each category, separately list and describ fits best. Be as complete and accurate as nore space is needed, attach a separate sho Part 1: Describe Each Residence, Buildin	pe items. List an asset only possible. If two married pe eet to this form. On the top	ople are filing together, both are equ of any additional pages, write your n	ally responsible for suppl	lying correct info	rmation. If
Official Form 106A/B Schedule A/B: Prop	perty				12/15
Case number					k if this is an nded filing
United States Bankruptcy Court for the:					
First Name  Debtor 2 (Spouse, if filing)  First Name	Middle Name  Middle Name	Last Name			
Debtor 1 Roberto Casillas					
Debtend D. L. C					
Fill in this information to identify you	r case and this filing:	1 400 10 01 45			
Fill in this information to identify you			1/16 16:35:24	Desc Main	1/11/16 4:33PI

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$177,348.00

☐ Check if this is community property (see instructions)

Part 2: Describe Your Vehicles

County

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

☐ Debtor 1 and Debtor 2 only

property identification number:

lacksquare At least one of the debtors and another

Other information you wish to add about this item, such as local

Case 16-00789 Doc 1 Filed 01/11/16 Entered 01/11/16 16:35:24 Desc Main 1/11/16 4:33PM Document Page 11 of 43 Debtor 1 **Roberto Casillas** Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Ford Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: **Exployer** Debtor 1 only Creditors Who Have Claims Secured by Property. Model 2000 Year: Debtor 2 only Current value of the Current value of the 150000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$1,500.00 \$1,500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$1.500.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... **Household Furniture** \$1,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe.....

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

11. Clothes

■ No

Case 16-00789 Doc 1 Filed 01/11/16 Entered 01/11/16 16:35:24 Desc Main 1/11/16 4:33PM Document Page 12 of 43 Debtor 1 **Roberto Casillas** Case number (if known) ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Chase Bank** \$3.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No

☐ Yes. List each account separately.

Type of account: Institution name:

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Case number (if known)

22.		nd prepayments used deposits you have made so that you may continue servints with landlords, prepaid rent, public utilities (electric, gas,  Institution name or independent	water), telecommunications companies	, or others
22		t for a periodic payment of money to you, either for life or for		
20.	■ No		a number of years)	
		Issuer name and description.		
24.		ation IRA, in an account in a qualified ABLE program, or ), 529A(b), and 529(b)(1).	under a qualified state tuition progra	m.
	☐ Yes	Institution name and description. Separately file the records	of any interests.11 U.S.C. § 521(c):	
25.	■ No	future interests in property (other than anything listed in	n line 1), and rights or powers exercis	sable for your benefit
	·	information about them	4	
26.		, trademarks, trade secrets, and other intellectual proper lomain names, websites, proceeds from royalties and licensi		
	☐ Yes. Give specific	information about them		
27.		s, and other general intangibles permits, exclusive licenses, cooperative association holdings	, liquor licenses, professional licenses	
		information about them		
M	oney or property owe	d to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to	o you		
	■ No □ Yes. Give specific in	nformation about them, including whether you already filed the	he returns and the tax years	
29.	Family support  Examples: Past due  No  ☐ Yes. Give specific in	or lump sum alimony, spousal support, child support, mainte	enance, divorce settlement, property set	tlement
		ages, disability insurance payments, disability benefits, sick unpaid loans you made to someone else	pay, vacation pay, workers' compensat	ion, Social Security
31.	Interests in insurance Examples: Health, die	ce policies isability, or life insurance; health savings account (HSA); cre	dit, homeowner's, or renter's insurance	
	■ No	uranae company of each policy and list its value		
	Tes. Name the insu	urance company of each policy and list its value. Company name:	Beneficiary:	Surrender or refund value:
32.		erty that is due you from someone who has died ciary of a living trust, expect proceeds from a life insurance p information	olicy, or are currently entitled to receive	property because
	•			

Debtor 1

**Roberto Casillas** 

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Case number (if known) Document

Deb	tor 1	Roberto Casillas	Document	rage 14 or	Case number (if known)	
_		against third parties, whether or not youles: Accidents, employment disputes, insu			and for payment	
	Yes.	Describe each claim				
	Other o	contingent and unliquidated claims of e	very nature, including	g counterclaims o	of the debtor and rights t	o set off claims
		Describe each claim				
_		ancial assets you did not already list				
	No Yes.	Give specific information				
36.		he dollar value of all of your entries fron art 4. Write that number here				\$3.00
Part	5: Des	scribe Any Business-Related Property You Ow	n or Have an Interest In	. List any real estate	in Part 1.	
37. <b>D</b>	o you o	wn or have any legal or equitable interest in a	ny business-related pro	perty?		
_		to Part 6.				
Ц	Yes. G	o to line 38.				
Part		scribe Any Farm- and Commercial Fishing-Rel ou own or have an interest in farmland, list it in Pa		or Have an Interest	ln.	
46. <b>I</b>	Do you	own or have any legal or equitable inte	rest in any farm- or o	commercial fishin	g-related property?	
	No.	Go to Part 7.				
	☐ Yes.	Go to line 47.				
Part	7:	Describe All Property You Own or Have an I	nterest in That You Did I	Not List Above		
	Examp	have other property of any kind you die les: Season tickets, country club members				
	No Yes	Give specific information				
_	- 100.	Civo oposino illiorniationi				
54.	Add t	he dollar value of all of your entries fror	n Part 7. Write that n	umber here		\$0.00
Part	8:	List the Totals of Each Part of this Form				
55.	Part 1	: Total real estate, line 2				\$177,348.00
56.	Part 2	: Total vehicles, line 5		\$1,500.00		
57.		: Total personal and household items, I	ine 15	\$1,000.00		
58.		: Total financial assets, line 36		\$3.00		
59.		: Total business-related property, line 4 : Total farm- and fishing-related proper		\$0.00 \$0.00		
60. 61.		: Total farm- and fishing-related proper		\$0.00 \$0.00		
62.	Total	personal property. Add lines 56 through (	51	\$2,503.00	Copy personal property t	otal <b>\$2,503.00</b>
63.	Total	of all property on Schedule A/B. Add line	e 55 + line 62			\$179,851.00

		Docume	nt Page 15 of 43	
Fill in this infor	mation to identify your	case:		
Debtor 1	Roberto Casillas			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1 Identify the Property You Claim as Exempt	Part 1: Identify the Property You Claim as Exempt
--	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2000 Ford Exployer 150000 miles Line from Schedule A/B: 3.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(c)
Line Holli Genedale A.B. G.			100% of fair market value, up to any applicable statutory limit	
Household Furniture Line from Schedule A/B: 6.1	\$1,000.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A.D. 3.1			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.1	\$3.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line Holli Genedale A.B. TTT			100% of fair market value, up to any applicable statutory limit	
TV Line from Schedule A/B:	\$50.00		\$100.00	735 ILCS 5/12-1001(b)
Zine nom covedate / v.Z.			100% of fair market value, up to any applicable statutory limit	
Cell Phone Line from Schedule A/B:	\$50.00		\$100.00	735 ILCS 5/12-1001(b)
Zino nom concedero /VD.			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

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3.	you claiming a homestead exemption of more than \$155,675? bject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)
	No
	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
	□ No
	☐ Yes

Official Form 106C

	Case 16-00789	Doc 1	Filed 01/11/16 Document	Entered Page 17	01/11/16 16:3 of 43	35:24 Desc N 	Main 1/11/16 4:33PM
Fill in this i	nformation to identify yo	our case:					
Debtor 1	Roberto Casill	as					
	First Name		dle Name	Last Name			
Debtor 2							
(Spouse if, filing	g) First Name	Midd	dle Name	Last Name			
United State	es Bankruptcy Court for th	e: NORTH	ERN DISTRICT OF ILL	INOIS			
Case numb	er						
(if known)						_	k if this is an
						amen	ded filing
Official F	Form 106D						
		a Wha L	Jova Claima (	Soourod	by Droporty	,	40/45
Schedu	ule D: Creditor	S WIIO F	iave Ciairis	securea	by Property	<u>'</u>	12/15
	te and accurate as possible. the Additional Page, fill it ou						
1. Do any cred	ditors have claims secured b	y your property	y?				
□ No. (	Check this box and submit	this form to t	ne court with your other	schedules. You	u have nothing else to	o report on this form.	
_	Fill in all of the informatio		io court mur your ouror	33.1344.331.13	a mare meaning elect	5 . op 6. t 6. t 6 . c	
		ii below.					
<u> </u>	ist All Secured Claims				Column A	Column B	Column C
	cured claims. If a creditor has f more than one creditor has a				Amount of claim	Value of collateral	Unsecured
	st the claims in alphabetical or				Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 <b>Seco</b>	nd Federal Savings	Describe th	e property that secures th	ne claim:	\$220,000.00	\$177,348.00	\$220,000.00
Creditor'	s Name						
2504	Tonova Driva	As of the da	ate you file, the claim is: C	Check all that			
	Tenaya Drive esto, CA 95354	apply.					
	Street, City, State & Zip Code	☐ Continge☐ Unliquida					
Number,	Street, City, State & Zip Code	☐ Disputed					
Who owes t	he debt? Check one.		ien. Check all that apply.				
■ Debtor 1 c	only	☐ An agree	ement you made (such as m	nortgage or secure	ed		
Debtor 2 c		car loan	)				
_	and Debtor 2 only	☐ Statutory	lien (such as tax lien, mecl	hanic's lien)			
☐ At least or	ne of the debtors and another	☐ Judgmer	nt lien from a lawsuit				
☐ Check if t	his claim relates to a	Other (in	cluding a right to offset)				
commun	ity debt						
Date debt wa	s incurred 10/2004	Last	4 digits of account number	er			
Add the do	llar value of your entries in (	Column A on th	is page. Write that number	er here:	\$220,000	0.00	
	e last page of your form, add number here:	the dollar valu	e totals from all pages.		\$220,000	0.00	
	iumber nere.						
Part 2: Lis	st Others to Be Notified	for a Debt Th	at You Already Listed				
	e only if you have others to I						
	m you for a debt you owe to my of the debts that you liste						
do not fill out	t or submit this page.			-	•		,
	e Address		_		in Dani 4 P. L.		•
-NON	NE-		O	n which line	in Part 1 did you e	enter the creditor	7

Last 4 digits of account number

Case 16-00789 Doc 1 Filed 01/11/16 Entered 01/11/16 16:35:24 Desc Main 1/11/16 4:33PM Document Page 18 of 43 Fill in this information to identify your case: Debtor 1 **Roberto Casillas** Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. 4.1 City of Chicago Last 4 digits of account number 3414 \$11,596.33 Nonpriority Creditor's Name P.O. Box 6330 12/8/2015 When was the debt incurred? Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

Official Form 106 E/F

report as priority claims

Other. Specify

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No
□ Yes

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Document

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Case number (if know)

Debto	Roberto Casillas	——————————————————————————————————————	Case number (if know)	
4.2	Continental Furn	Last 4 digits of account number	4114	\$1,341.00
	Nonpriority Creditor's Name Attn:Collections 2743 W 36th Place Chicago, IL 60632	When was the debt incurred?	Opened 9/03/12 Last Active 10/29/13	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
		☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Installment	Sales Contract	
4.3	Convergent Outsoucing, Inc	Last 4 digits of account number	6582	\$194.00
	Nonpriority Creditor's Name Po Box 9004 Post NA 20057	When was the debt incurred?	Opened 6/01/15	
	Renton, WA 98057  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
		☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney Comcast	
4.4	Convergent Outsourcing Inc. Nonpriority Creditor's Name	Last 4 digits of account number	4093	\$1,138.68
	800 SW 39th St. P.O. Box 9004 Renton, WA 98057	When was the debt incurred?	10/6/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	'		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	Student loans	r Claiiii.	
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes		ommonwealth Edison Company	

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Document

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Debtor 1	Roberto (	Casillas		. a.g. = -	Case no	umber (if know)	
	ellettieri onpriority Cred	Nitor's Namo	Last 4 digits of acco	unt number	9911		\$5,939.00
99	91 Oak Cro ombard, II	eek Dr	When was the debt i	ncurred?	Last A	Active 1/05/10	_
		City State Zlp Code	As of the date you fil	e, the claim is	s: Check a	all that apply	
WI	ho incurred t	he debt? Check one.	☐ Contingent				
	Debtor 1 onl	у	☐ Unliquidated				
	Debtor 2 onl	у	☐ Disputed				
	Debtor 1 and	Debtor 2 only	Type of NONPRIORI	TY unsecured	l claim:		
	At least one	of the debtors and another	☐ Student loans				
		s claim is for a community debt bject to offset?	Obligations arising report as priority claim		ration agre	eement or divorce that you did not	
	No		Debts to pension of	or profit-sharing	g plans, ar	nd other similar debts	
	] Yes		Other. Specify	/led1 02 M	t Sinai I	Hospital Medical Ct	_
	eoples Ga		Last 4 digits of acco	unt number	8322		\$1,700.00
	onpriority Cred				Onen	ed 10/13/09 Last Active	
	oo L Kand Oth Floor	oipii St	When was the debt i	ncurred?	8/17/1		
	hicago, IL						_
		City State ZIp Code	As of the date you fil	e, the claim is	s: Check a	all that apply	
_		he debt? Check one.	☐ Contingent				
	Debtor 1 onl	•	☐ Unliquidated				
	Debtor 2 onl		☐ Disputed				
	_	Debtor 2 only	Type of NONPRIORI	TY unsecured	l claim:		
		of the debtors and another	☐ Student loans				
		s claim is for a community debt bject to offset?	Obligations arising report as priority claim	•	ration agre	eement or divorce that you did not	
	No		Debts to pension of	or profit-sharing	g plans, ar	nd other similar debts	
	Yes		Other. Specify	Agriculture	•		_
Part 3:	List Others	s to Be Notified About a Debt	That You Already Lis	sted			
trying to more that any debts	collect from y in one credito s in Parts 1 o	you for a debt you owe to someon or for any of the debts that you list r 2, do not fill out or submit this pa	e else, list the original or ed in Parts 1 or 2, list th age.	reditor in Par e additional c	ts 1 or 2, reditors l	listed in Parts 1 or 2. For example then list the collection agency he here. If you do not have additional	re. Similarly, if you have
Name and A -NONE-	Address		n which entry in Part 1 or In each of (Check one):	P	art 1: Cred	ginal creditor? ditors with Priority Unsecured Claims ditors with Nonpriority Unsecured Cla	
		La	st 4 digits of account num				
Part 4:	Add the Ar	mounts for Each Type of Unse	ecured Claim				
	amounts of oured claim.	certain types of unsecured claims.	. This information is for	statistical rep	oorting pu	urposes only. 28 U.S.C. §159. Add	the amounts for each type
						Total claim	
Total -l-:	6a.	Domestic support obligations			6a.	\$ 0.00	<u>)                                    </u>
Total claim from Part		Taxes and certain other debts yo	ou owe the government		6b.	\$ 0.00	)
	6c.	Claims for death or personal inju	=	icated	6c.	\$ 0.00	
	6d.	Other. Add all other priority unsect	ured claims. Write that an	nount here.	6d.	\$ 0.00	
	6e.	Total. Add lines 6a through 6d.			6e.	\$0.00	<u> </u>

Official Form 106 E/F

**Total claims** from Part 2

Obligations arising out of a separation agreement or divorce that you

Debts to pension or profit-sharing plans, and other similar debts

**Total Claim** 

0.00

0.00

0.00

6f.

6g.

6h.

Student loans

did not report as priority claims

6f.

6g.

6h.

Debtor 1 Roberto Casillas

Document Page 21 of 43

Case number (if know)

6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6i. \$ 21,909.01

**Total.** Add lines 6f through 6i. 6j. \$ **21,909.01** 

Official Form 106 E/F Schedule E/F: Creditors Who Have Unsecured Claims

1/11/16 4:33PM Page 22 of 43 Document Fill in this information to identify your case: Debtor 1 **Roberto Casillas** Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an

### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code					State what the contract or lease is for
2.1					
	Name				<del>-</del>
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				<del>_</del>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	,				
0	Name				_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.4	Oity		Ciaio	Zii Oodo	
2.4					_
	Name				
	Number	Street			_
	Number	Olieet			
	City		State	ZIP Code	_
	City		State	ZIP Code	
2.5					_
	Name				
	Ni mahar	Ctroot			_
	Number	Street			
					_
	City		State	ZIP Code	

	Case 10-00709 1	Docume Docume		f 43	1/11/16 4:33PM
Fill in this	information to identify your				
Debtor 1	Roberto Casillas				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numl	ber				
(if known)					Check if this is an amended filing
					amended illing
	I Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
people are ill it out, a our name	nd number the entries in the and case number (if known)	ally responsible for supp boxes on the left. Attach . Answer every question	olying correct informat the Additional Page t	ion. If more space is need o this page. On the top of	led, copy the Additional Page,
1. 00	you have any codebtors? (If	you are filing a joint case, o	do not list eitner spouse	as a codeptor.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				ates and territories include
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spor	use, or legal equivalent live	with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the c	ith you. List the person shown reditor on Schedule D (Officia nedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The credito Check all schedules that	or to whom you owe the debt at apply:
3.1				☐ Schedule D, line	
	Name			□ Schedule E/F, line	<del></del>
				☐ Schedule G, line _	
	Number Street City	State	ZIP Code	_	
			2 0006		
3.2				☐ Schedule D, line	
	Name			□ Schedule E/F, line	
				☐ Schedule G, line _	
	Number Street			_	

ZIP Code

State

City

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	in this information to											
Der	otor 1	Roberto Cas	sillas				-					
	otor 2 buse, if filing)						_					
Uni	ted States Bankrupto	cy Court for the	: NORTHERN DISTRIC	T OF IL	LINOIS		_					
	se number 							□ An		ed filing ent showing	g postpetition o	chapter
O	fficial Form	106I						MN	и / DD/ Y	YYY		
S	chedule I: Y	our Inco	ome									12/15
spo atta	use. If you are sepa ch a separate sheet	erated and you to this form.	are married and not fili r spouse is not filing w On the top of any additi	ith you,	do not inclu	de infor	matic	on about	your sp	ouse. If m	ore space is n	needed,
1.	Fill in your emplo information.	yment		Debto	r 1			ı	Debtor 2	or non-fi	ling spouse	
	If you have more than one job,						☐ Emplo	oyed				
	attach a separate printering information about a	iseparate page with Employment status		☐ Not employed				☐ Not employed				
	employers.		Occupation	Deliv	ery Man							
	Include part-time, s self-employed work		Employer's name	Fredo	dy Movers							
	Occupation may in or homemaker, if it		Employer's address	Chica	ago, IL							
			How long employed to	here?	7 years				_			
Par	t 2: Give Deta	ails About Mor	nthly Income									
	mate monthly inco		ate you file this form. If	you have	e nothing to I	eport for	any I	line, write	\$0 in the	e space. In	clude your non	-filing
	u or your non-filing s e space, attach a se		ore than one employer, co	ombine t	he informatio	n for all	emplo	oyers for t	hat pers	on on the I	ines below. If y	ou need
								For Debt	tor 1		otor 2 or ng spouse	
2.			ry, and commissions (b			2.	\$	e	615.38	\$	N/A	

- Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

2.	\$	615.38	\$	N/A
3.	+\$	0.00	+\$	N/A
4.	\$	615.38	\$	N/A

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				For	Debtor 1		Debtor 2 or		
	Сору	line 4 here	4.	\$_	615.38	\$_		N/A	
5.	Lista	all payroll deductions:							
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	- : -	0.00	\$-		N/A	
	5c.	Voluntary contributions for retirement plans	5c.		0.00	\$-		N/A	
	5d.	Required repayments of retirement fund loans	5d.	: —	0.00	\$		N/A	
	5e.	Insurance	5e.	i —	0.00	\$_		N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$		N/A	
	5g.	Union dues	5g.	\$_	0.00	\$_		N/A	
	5h.	Other deductions. Specify:	5h.	+ \$	0.00	+ \$ _	I	N/A	
6.	Add t	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$_	ı	N/A	
7.	Calcu	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	615.38	\$_	l	N/A	
	8b. 8c. 8d. 8e. 8f.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8c. 8d. 8e.	\$_ \$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	 	N/A N/A N/A N/A	
	8g.	Pension or retirement income	8g.	_	0.00	\$_		N/A	
	8h.	Other monthly income. Specify:	_ 8h.	+ \$_	0.00	+ \$_	l	N/A_	
9.	Add a	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		N/A	
10.		ulate monthly income. Add line 7 + line 9. he entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>.</b>	615.38 + \$_		<b>N/A</b> = \$	S	615.38
	Include other Do no Speci	·	depe availa	able to	pay expenses lis	ted in	Schedule J. 11. +\$		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certales					12. \$		615.38
40	De :		•					mbine nthly i	d income
13.	Do yo	ou expect an increase or decrease within the year after you file this form' No.	ſ						
		Yes. Explain:							

Official Form 106I Schedule I: Your Income page 2 Case 16-00789 Doc 1 Filed 01/11/16 Entered 01/11/16 16:35:24 Desc Main Document Page 26 of 43

Fill	in this information to identify your case:				
Deb	Roberto Casillas			c if this is: An amended filing	
	btor 2ouse, if filing)				wing postpetition chapter the following date:
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLI	NOIS	1	MM / DD / YYYY	
1	se numberknown)				
	fficial Form 106J				
	chedule J: Your Expenses as complete and accurate as possible. If two married people	are filing together, he	th are equ	ally rosponsible f	12/1
info	ormation. If more space is needed, attach another sheet to thi mber (if known). Answer every question.				
Par 1.	rt 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2. □ Yes. <b>Does Debtor 2 live in a separate household?</b>				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expens</i>	es for Separate Housel	<i>hold</i> of Debt	tor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the dependents names.	Son		1	□ No ■ Yes
		Son		5	□ No ■ Yes
		Wife		28	□ No ■ Yes
					□ No □ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				_ ,,,
Est	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a supplicable date.				
the	clude expenses paid for with non-cash government assistance evalue of such assistance and have included it on <i>Schedule I</i>	e if you know : Your Income		Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgage	4. \$		1,041.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	<ul><li>4b. Property, homeowner's, or renter's insurance</li><li>4c. Home maintenance, repair, and upkeep expenses</li></ul>		4b. \$ 4c. \$		0.00
	4d. Homeowner's association or condominium dues		4d. \$		0.00

0.00

Additional mortgage payments for your residence, such as home equity loans

Debtor '	Roberto Casillas	Case num	ber (if known)	
6. Uti	lities:			
6a.	Electricity, heat, natural gas	6a.	\$	100.00
6b.	Water, sewer, garbage collection	6b.	\$	83.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	140.00
6d.	Other. Specify:	6d.	\$	0.00
7. Fo	od and housekeeping supplies		\$	100.00
	ildcare and children's education costs	8.	\$	0.00
	othing, laundry, and dry cleaning	9.	\$	30.00
	rsonal care products and services	10.	:	0.00
	dical and dental expenses	11.		0.00
	Insportation. Include gas, maintenance, bus or train fare.			0.00
	not include car payments.	12.	\$	150.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.	\$	0.00
	urance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
15	a. Life insurance	15a.	\$	0.00
151	b. Health insurance	15b.	\$	0.00
150	c. Vehicle insurance	15c.	\$	50.00
150	d. Other insurance. Specify:	15d.	\$	0.00
	<b>kes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
	ecify:	16.	\$	0.00
7. Ins	tallment or lease payments:			
178	a. Car payments for Vehicle 1	17a.	\$	0.00
17	c. Car payments for Vehicle 2	17b.	\$	0.00
170	c. Other. Specify:	17c.	\$	0.00
170	d. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report as			0.00
de	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
	ner payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.		
	ner real property expenses not included in lines 4 or 5 of this form or on Sch			
	a. Mortgages on other property	20a.		0.00
	o. Real estate taxes	20b.	· -	0.00
	c. Property, homeowner's, or renter's insurance	20c.		0.00
	d. Maintenance, repair, and upkeep expenses	20d.	· -	0.00
20	e. Homeowner's association or condominium dues	20e.	\$	0.00
1. <b>O</b> tl	ner: Specify:	21.	+\$	0.00
2 <b>Ca</b>	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	1,694.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.		\$	1,094.00
	7 37		·	
220	c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,694.00
3. <b>Ca</b>	Iculate your monthly net income.		1	
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	615.38
	o. Copy your monthly expenses from line 22c above.	23b.		1,694.00
_5.	100		·	.,00-1.00
230	c. Subtract your monthly expenses from your monthly income.			
_5	The result is your <i>monthly net income</i> .	23c.	\$	-1,078.62
	, ,			
	you expect an increase or decrease in your expenses within the year after your			
For	example, do you expect to finish paying for your car loan within the year or do you expect your			decrease because of a
	dification to the terms of your mortgage?			
	No			
	Yes Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Roberto Casillas				
Dahtano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Form		n Individual	Debtor's S	Schedules	12/15
You must file thi obtaining mone years, or both. 1	is form whenever you fi	n connection with a bank	s or amended sched	ules. Making a false stat	ement, concealing property, or 00, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill o	out bankruptcy forms?	
■ No					
☐ Yes. I	Name of person			. Attach <i>Bankruptcy Petiti</i> and Signature (Official Fo	ion Preparer's Notice, Declaration, orm 119).
	alty of perjury, I declare e true and correct.	that I have read the sum	mary and schedules	filed with this declarati	on and
X /s/ Rob	oerto Casillas		x		
	to Casillas re of Debtor 1		Signature	e of Debtor 2	

Date

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Fill	in this inform	nation to identify you	ır case:			
	btor 1	Roberto Casillas				
		First Name	Middle Name	Last Name		
	btor 2 buse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
Ca	se number					
	nown)				_	Check if this is an
						amended filing
Of	ficial For	m 107				
St	atement	of Financial	Affairs for Individ	uals Filing for B	ankruptcy	12/1
			ible. If two married people a			
		ore space is needed ). Answer every que	, attach a separate sheet to t stion.	this form. On the top of an	y additional pages, write yo	our name and case
Pa	rt 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital state	us?			
	_					
	<ul><li>Married</li><li>Not marr</li></ul>	ried				
2.			lived anywhere other than v	where you live now?		
۷.	—	ist 5 years, nave you	inved anywhere other than v	where you live now:		
	■ No	all of the places you	lived in the last 2 years. Do no	et include where you live no	•	
		, ,	lived in the last 3 years. Do no	·		
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> stat			ver live with a spouse or leg alifornia, Idaho, Louisiana, Nev			
	■ No					
	_	ke sure you fill out <i>Sc</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Da	rt 2 Explain	າ the Sources of Yoເ	ır İncome			
ıa	LAPIAII	Title Sources of Tot	ii iiicoiiie			
4.	Fill in the tota	I amount of income yo	mployment or from operating ou received from all jobs and a have income that you receive	all businesses, including part	t-time activities.	endar years?
	□ No		,	,		
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	r last calendar nuary 1 to Dec	year: cember 31, 2015 )	■ Wages, commissions,	\$8,000.00	☐ Wages, commissions, bonuses, tips	

Official Form 107

☐ Operating a business

bonuses, tips

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☐ Operating a business

bonuses, tips

Debtor 1 Roberto Casillas

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5.	Include in unemploy	ncome regard yment, and o	dless of whether that inc ther public benefit payn	come is taxable. Exam nents; pensions; renta		alimony; child supp nds; money collecte	oort; Social Security, ad from lawsuits; royalties; and it only once under Debtor 1.
	List each	source and	the gross income from	each source separate	ly. Do not include income	that you listed in lin	ne 4.
	■ No □ Yes	. Fill in the d	etails.				
			Debtor 1 Sources Describe	of income	Gross income (before deductions and exclusions)	Debtor 2 Sources of inc Describe below.	
Pai	t 3: Lis	st Certain Pa	nyments You Made Be	fore You Filed for Ba	nkruptcy		
6.	■ Yes	Neither Dindividual During the No. Yes  * Subject	90 days before you file Go to line 7. List below each credi paid that creditor. Do not include payments to adjustment on 4/01/: or Debtor 2 or both ha 90 days before you file Go to line 7. List below each credi include payments for an attorney for this ba	tor to whom you paid a tor to whom you gear and every 3 years a tor to whom you paid a tor and every 3 years a top paid a tor bankruptcy, did year to to whom you paid a tor to whom you paid a domestic support obli	purpose."  you pay any creditor a tot a total of \$6,225* or more for domestic support oblic bankruptcy case. after that for cases filed o er debts. you pay any creditor a tot a total of \$600 or more ar gations, such as child sup	al of \$6,225* or mo in one or more pay igations, such as ch n or after the date of al of \$600 or more? and the total amount opport and alimony.	wments and the total amount you nild support and alimony. Also, do of adjustment.
7.				tcy, did you make a բ	paid  payment on a debt you only general partners; partners		was an insider?
	corporation including	ons of which	you are an officer, direct	ctor, person in control,	or owner of 20% or more	e of their voting sec	urities; and any managing agent, support obligations, such as child
	■ No □ Yes	. List all payr	nents to an insider				
	Insider'	s Name and	Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8.	insider?		you filed for bankrup debts guaranteed or co		y payments or transfer a	any property on a	ccount of a debt that benefited an
		. List all payr	ments to an insider				
	Insider'	s Name and	Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

1/11/16 4:33PM Document Page 31 of 43 Debtor 1 **Roberto Casillas** Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below. **Creditor Name and Address** Value of the Describe the Property Date property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B:

Property.

Debtor 1 Roberto Casillas

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Case number (if known)

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Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of or transfer was **Address** transferred payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. П Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details.

Describe the contents

Who else had access to it?

Address (Number, Street, City,

State and ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Name of Financial Institution

Do you still have it?

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Case number (if known)

Debtor 1 Roberto Casillas

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Do you still Name of Storage Facility Who else has or had access Describe the contents Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No ☐ Yes. Fill in the details. Owner's Name Value Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? ☐ Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP)

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Del	btor 1	Roberto Casillas	Ca	se number (if known)
		☐ A partner in a partnership		
		☐ An officer, director, or managing ex	ecutive of a corporation	
		☐ An owner of at least 5% of the votin	ng or equity securities of a corporation	
		No. None of the above applies. Go to	Part 12.	
		Yes. Check all that apply above and fil	I in the details below for each business.	
		iness Name	Describe the nature of the business	Employer Identification number
		Iress aber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.
				Dates business existed
28.		in 2 years before you filed for bankrup tutions, creditors, or other parties.	tcy, did you give a financial statement to a	nyone about your business? Include all financial
	_	tations, creations, or other parties.		
	_	No Yes. Fill in the details below.		
	Nan		Date Issued	
		Iress aber, Street, City, State and ZIP Code)		
Pal	· ·	Sign Below		
				declare under penalty of perjury that the answers btaining money or property by fraud in connection
		nkruptcy case can result in fines up to §§ 152, 1341, 1519, and 3571.	\$250,000, or imprisonment for up to 20 ye	ars, or both.
		erto Casillas		
		o Casillas	Signature of Debtor 2	
Sig	jnatur	e of Debtor 1		
Da	te _J	anuary 11, 2016	Date	
Did	you a	ttach additional pages to Your Stateme	ent of Financial Affairs for Individuals Filin	g for Bankruptcy (Official Form 107)?
	No	, -		
	⁄es			
_		ay or agree to pay someone who is no	t an attorney to help you fill out bankruptc	y forms?
		ame of Person . Attach the <i>Bankru</i>	uptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 140)
ויי	162. IV	ame or reison Allach the Bankh	upicy remon rieparers nonce, deciaration,	and Signature (Onicial Form 119).

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forma	tion to identify you	ır case:			
	Roberto Casillas	s			

Fill in this infor	mation to identify your	case:		
Debtor 1	Roberto Casillas			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Check if this is an
				amended filing

#### Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

1/11/16 4:33PM

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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name:  Description of property securing debt:	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes	
in the information below. Do not list re	al Property Leases ease that you listed in Schedule G: Executory Contracts and Unexpeal estate leases. Unexpired leases are leases that are still in effect;	the lease period has	,,

65(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intentio property that is subject to an unexpired lease.	on about any property of my estate that secures a debt and any personal
X /s/ Roberto Casillas	X
Roberto Casillas Signature of Debtor 1	Signature of Debtor 2
Date	Date

Official Form 108

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

#### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

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If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

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## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-00789 Doc 1 Filed 01/11/16 Entered 01/11/16 16:35:24 Desc Main Document Page 41 of 43

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Northern District of Illinois

In	re <b>Roberto Casi</b>	llas		Case No.	
			Debtor(s)	Chapter	7
	DIS	SCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rend be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			to me, for services rendered or to	
	For legal service	ces, I have agreed to accept		\$	1,800.00
	Prior to the fili	ng of this statement I have receive	ed	. \$	1,800.00
	Balance Due			\$	0.00
2.	\$ of the fi	iling fee has been paid.			
3.	The source of the co	ompensation paid to me was:			
	■ Debtor	☐ Other (specify):			
4.	The source of comp	ensation to be paid to me is:			
	Debtor	☐ Other (specify):			
5.	■ I have not agree	ed to share the above-disclosed cor	npensation with any other person ur	nless they are mem	bers and associates of my law firm
			nsation with a person or persons wh names of the people sharing in the co		
6.	In return for the abo	ove-disclosed fee, I have agreed to	render legal service for all aspects of	of the bankruptcy of	ease, including:
	<ul><li>b. Preparation and</li><li>c. Representation of</li><li>d. [Other provision Negotiati reaffirma</li></ul>	filing of any petition, schedules, stoff the debtor at the meeting of cred as as needed]  cons with secured creditors to	ndering advice to the debtor in determinatement of affairs and plan which makes and confirmation hearing, and correduce to market value; exentions as needed; preparation and cousehold goods.	nay be required; any adjourned hea nption planning	rings thereof; ; preparation and filing of
7.	Represer	the debtor(s), the above-disclosed intation of the debtors in any or adversary proceeding.	fee does not include the following s dischargeability actions, judici	ervice: al lien avoidanc	es, relief from stay actions o
			CERTIFICATION		
this	I certify that the fore bankruptcy proceeding		any agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
	January 11, 2016		/s/ Daniel F. D'Attor	mo	
_	Date		Daniel F. D'Attomo		
			Signature of Attorney The D'Attomo Law	Firm	
			4257 North Milwaul		
			Suite B		
			Chicago, IL 60641 773-932-2100 Fax:	847-737-4135	
			tami@golegalsupp		
			Name of law firm		

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# **United States Bankruptcy Court** Northern District of Illinois

		1 (of the H District of Immors		
In re	Roberto Casillas		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	7
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and correct to t	the best of my
Date:	January 11, 2016	/s/ Roberto Casillas  Roberto Casillas  Signature of Debtor		

City of Chicago P.O. Box 6330 Chicago, IL 60680

Continental Furn Attn:Collections 2743 W 36th Place Chicago, IL 60632

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Convergent Outsourcing Inc. 800 SW 39th St. P.O. Box 9004 Renton, WA 98057

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Second Federal Savings 2504 Tenaya Drive Modesto, CA 95354